

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Edward S. Gallagher  
Kristin C. Gallagher  
Debtors

Case No. 13-01024-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: LyndseyPr  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db/jdb +Edward S. Gallagher, Kristin C. Gallagher, 323 N. Lincoln Ave., Scranton, PA 18504-1783  
4332040 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4297481 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
4270067 +Geisinger Health System, 100 North Academy Ave., Danville, Pennsylvania 17822-0001  
4270069 +Primemem, P.C., 5 Morgan Hwy, Ste. 6, Scranton, Pennsylvania 18508-2641  
4285633 Sallie Mae Inc. on behalf of, United Student Aid Funds, Inc.,  
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: BANKAMER.COM Sep 13 2018 22:58:00 BANK OF AMERICA, N.A., 4161 Piedmont Pkwy,  
NC4-105-03-14, Greensboro, NC 27410  
4270056 +EDI: BANKAMER.COM Sep 13 2018 22:58:00 BAC Home Loans Servicing, LP,  
Attn: Customer Service, Ca6-919-01-41, P.O. Box 5170, Simi Valley, California 93062-5170  
4270057 EDI: BANKAMER.COM Sep 13 2018 22:58:00 Bank of America, Bankruptcy Department,  
4161 Piedmont Pkwy., NC4-105-03-14, Greensboro, North Carolina 27410  
4270058 +EDI: TSYS2.COM Sep 13 2018 22:58:00 Barclays, Card Services, P.O. Box 8802,  
Wilmington, Delaware 19899-8802  
4270059 +EDI: CAPITALONE.COM Sep 13 2018 22:58:00 Capital One/Best Buy, Retail Services,  
P.O. Box 5893, Carol Stream, Illinois 60197-5893  
4270060 +EDI: CHASE.COM Sep 13 2018 22:58:00 Chase, P.O. Box 15298,  
Wilmington, Delaware 19850-5298  
4270062 +EDI: CITICORP.COM Sep 13 2018 22:58:00 Citi Cards, Box 6500,  
Sioux Falls, South Dakota 57117-6500  
4270063 EDI: WFNNB.COM Sep 13 2018 22:58:00 Comenity Bank/Justice, Bankruptcy Department,  
P.O. Box 182125, Columbus, Ohio 43218-2125  
4270064 +EDI: RMSC.COM Sep 13 2018 22:58:00 GECRB/JC Penney, Attn: Bankruptcy Dept.,  
P.O. Box 103104, Roswell, Georgia 30076-9104  
4270065 +EDI: RMSC.COM Sep 13 2018 22:58:00 GECRB/Old Navy, Attn: Bankruptcy Dept.,  
P.O. Box 103104, Roswell, Georgia 30076-9104  
4270066 +EDI: RMSC.COM Sep 13 2018 22:58:00 GECRB/Toys R Us, Attn: Bankruptcy Dept.,  
P.O. Box 103104, Roswell, Georgia 30076-9104  
4270068 EDI: CBSKOHLS.COM Sep 13 2018 22:58:00 Kohl's, P.O. Box 3043,  
Milwaukee, Wisconsin 53201-3043  
4336521 +EDI: OPHSUBSID.COM Sep 13 2018 22:58:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4330206 EDI: PRA.COM Sep 13 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4302963 EDI: Q3G.COM Sep 13 2018 22:58:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4270070 +EDI: NAVIENTFKASMSERV.COM Sep 13 2018 22:58:00 Sallie Mae Servicing, P.O. Box 9500,  
Wilkes-Barre, Pennsylvania 18773-9500  
4270072 EDI: TFSR.COM Sep 13 2018 22:58:00 Toyota Financial Services, P.O. Box 8026,  
Cedar Rapids, Iowa 52409-8026  
4270071 +E-mail/Text: jdavis@valorcu.org Sep 13 2018 18:56:22 Tobyhanna FCU, 315 Franklin St.,  
Scranton, Pennsylvania 18503-1201  
4284827 EDI: TFSR.COM Sep 13 2018 22:58:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026  
4333197 EDI: ECAST.COM Sep 13 2018 22:58:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
4333196 EDI: ECAST.COM Sep 13 2018 22:58:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* EDI: ECAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
4270061\* +Chase, P.O. Box 15298, Wilmington, Delaware 19850-5298

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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User: LyndseyPr  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Martin A Mooney on behalf of Creditor Toyota Lease Trust aheight@schillerknapp.com,  
kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Tullio DeLuca on behalf of Debtor 2 Kristin C. Gallagher tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Debtor 1 Edward S. Gallagher tullio.deluca@verizon.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Edward S. Gallagher**  
First Name Middle Name Last Name  
Debtor 2 **Kristin C. Gallagher**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:13-bk-01024-JJT**

Social Security number or ITIN **xxx-xx-4562**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-2008**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward S. Gallagher  
aka Edward Gallagher

Kristin C. Gallagher  
aka Kristin Claire Gallagher, aka Kristin Gallagher

By the  
court:



September 13, 2018

Honorable John J. Thomas  
United States Bankruptcy Judge

By: Lyndsey Price, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**